

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>				<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First, Middle): <b>VEGA, SERAFIN</b>			Name of Joint Debtor (Spouse) (Last, First, Middle): <b>VEGA, MARIA CARMEN</b>		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>Maria Del Carmen Vega</b>		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): <b>1044</b>			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): <b>5046</b>		
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>907 Garden Ct</b> <b>Healdsburg, CA</b>			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>907 Garden Ct</b> <b>Healdsburg, CA</b>		
ZIPCODE <b>95448</b>			ZIPCODE <b>95448</b>		
County of Residence or of the Principal Place of Business: <b>DuPage</b>			County of Residence or of the Principal Place of Business: <b>DuPage</b>		
Mailing Address of Debtor (if different from street address) <b>102 W Schubert</b> <b>Glendale Heights, IL</b>			Mailing Address of Joint Debtor (if different from street address): <b>102 W Schubert</b> <b>Glendale Heights, IL</b>		
ZIPCODE <b>60139</b>			ZIPCODE <b>60139</b>		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIPCODE					
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)  <hr/> <b>Chapter 15 Debtor</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>Nature of Business</b> (Check <b>one</b> box.)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which  the Petition is Filed</b> (Check <b>one</b> box.)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for <input type="checkbox"/> Chapter 9      Recognition of a Foreign <input type="checkbox"/> Chapter 11      Main Proceeding <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for <input type="checkbox"/> Chapter 13      Recognition of a Foreign Nonmain Proceeding  <hr/> <b>Nature of Debts</b> (Check <b>one</b> box.) <input checked="" type="checkbox"/> Debts are primarily consumer <input type="checkbox"/> Debts are primarily debts, defined in 11 U.S.C.      business debts. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose."	
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b>  <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ). ----- <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>VEGA, SERAFIN &amp; VEGA, MARIA CARMEN</b>	
<b>All Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).  <div style="display: flex; justify-content: space-between;"> <span><b>X</b> <u>/s/ David Ratowitz</u></span> <span><b>12/02/14</b></span> </div> <div style="display: flex; justify-content: space-between; font-size: small;"> <span>Signature of Attorney for Debtor(s)</span> <span>Date</span> </div>		
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="border-bottom: 1px solid black; margin-bottom: 5px; text-align: center;">                     (Name of landlord that obtained judgment)                 </div> <div style="border-bottom: 1px solid black; margin-bottom: 5px; text-align: center;">                     (Address of landlord)                 </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**VEGA, SERAFIN & VEGA, MARIA CARMEN****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ SERAFIN VEGA

Signature of Debtor

**SERAFIN VEGA****X** /s/ MARIA CARMEN VEGA

Signature of Joint Debtor

**MARIA CARMEN VEGA**

Telephone Number (If not represented by attorney)

**December 2, 2014**

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Attorney\*****X** /s/ David Ratowitz

Signature of Attorney for Debtor(s)

**David Ratowitz 6285376**  
**Ratowitz Law Group, LLC**  
**721 W LAKE ST STE 101**  
**ADDISON, IL 60101**  
**(312) 577-9405 Fax: (312) 577-9406**  
**david@ratowitzlawgroup.com**

**December 2, 2014**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Signature

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

IN RE:

Case No. \_\_\_\_\_

VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Chapter 7

Debtor(s)

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 148,447.00		
B - Personal Property	Yes	3	\$ 9,650.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 213,976.50	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	21		\$ 219,982.83	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 1,313.07
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 1,351.17
TOTAL		36	\$ 158,097.00	\$ 433,959.33	

IN RE:

Case No. \_\_\_\_\_

VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Chapter 7

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	\$ 0.00

**State the following:**

Average Income (from Schedule I, Line 12)	\$ 1,313.07
Average Expenses (from Schedule J, Line 22)	\$ 1,351.17
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14 )	\$ 1,536.32

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 65,529.50
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 219,982.83
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 285,512.33



SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		2007 Sony Plasma	J	500.00
		Queen Bed	J	1,200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Debtor's Clothing	H	1,000.00
		Joint Debtor's Clothing	J	1,000.00
		Wedding Band	J	500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

IN RE VEGA, SERAFIN & VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Honda Odessey, 198000 Miles	J	2,775.00
		2000 Ford Focus Sedan , 165000 miles	J	2,675.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			



SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				9,650.00

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. \*☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE A - REAL PROPERTY</u></b>			
102 W Schubert Av Glendale Hts IL 60139	735 ILCS 5 §12-901	23,201.00	148,447.00
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
2007 Sony Plasma	735 ILCS 5 §12-1001(b)	500.00	500.00
Queen Bed	735 ILCS 5 §12-1001(b)	1,200.00	1,200.00
Debtor's Clothing	735 ILCS 5 §12-1001(a)	1,000.00	1,000.00
Joint Debtor's Clothing	735 ILCS 5 §12-1001(a)	1,000.00	1,000.00
Wedding Band	735 ILCS 5 §12-1001(b)	500.00	500.00
1995 Honda Odessey, 198000 Miles	735 ILCS 5 §12-1001(c)	2,775.00	2,775.00
2000 Ford Focus Sedan , 165000 miles	735 ILCS 5 §12-1001(c)	2,025.00	2,675.00
	735 ILCS 5 §12-1001(b)	650.00	

\* Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2930007517261 <b>Cco Mortgage Corp.</b> <b>10561 Telegraph Rd</b> <b>Glen Allen, VA 23059</b>		<b>MORTGAGE ACCOUNT OPENED 4/2000</b> <b>Property: 102 W Schubert Ave Glandale Hights IL 60139</b> <b>Second Mortgage</b> <b>Judgment_ 110314 / RBS Citizens v Serafin Vega [12CH3292]</b>				<b>22,746.00</b>	
		VALUE \$ 148,447.00					
ACCOUNT NO. <b>Cco Mortgage Corp.</b> <b>10561 Telegraph Rd</b> <b>Glen Allen, VA 23059</b>		<b>Assignee or other notification for:</b> <b>Cco Mortgage Corp.</b>					
		VALUE \$					
ACCOUNT NO. <b>Fisher &amp; Shapiro LLC</b> <b>2121 Waukegan Rd STE 301</b> <b>Bannockburn, IL 60015</b>		<b>Assignee or other notification for:</b> <b>Cco Mortgage Corp.</b>					
		VALUE \$					
ACCOUNT NO. <b>Rbs Citizens</b> <b>10561 Telegraph Road</b> <b>Glen Allen, VA 23059</b>		<b>Assignee or other notification for:</b> <b>Cco Mortgage Corp.</b>					
		VALUE \$					
Subtotal (Total of this page)						\$ 22,746.00	\$
Total (Use only on last page)						\$	\$

1 continuation sheets attached

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

IN RE VEGA, SERAFIN & VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>26446609</b> <b>Dupage Cnty Real Estate Tax Bill</b> <b>421 N COUNTY FARM ROAD</b> <b>WHEATON, IL 60187</b>	J	<b>Property Taxes _2014</b>   <					

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Domestic Support Obligations**  
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- ☐ **Extensions of credit in an involuntary case**  
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- ☐ **Wages, salaries, and commissions**  
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Contributions to employee benefit plans**  
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- ☐ **Certain farmers and fishermen**  
Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals**  
Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☐ **Taxes and Certain Other Debts Owed to Governmental Units**  
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**  
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**  
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>04 City Of Aurora Mun</b> <b>3348 Ridge Road</b> <b>Lansing, IL 60438</b>	H	OPEN ACCOUNT OPENED 0/				500.00
ACCOUNT NO. <b>Municollofam</b> <b>3348 Ridge Road</b> <b>Lansing, IL 60438</b>		Assignee or other notification for: <b>04 City Of Aurora Mun</b>				
ACCOUNT NO. <b>04 City Of Aurora Mun</b> <b>3348 Ridge Road</b> <b>Lansing, IL 60438</b>	H	OPEN ACCOUNT OPENED 0/				150.00
ACCOUNT NO. <b>Municollofam</b> <b>3348 Ridge Road</b> <b>Lansing, IL 60438</b>		Assignee or other notification for: <b>04 City Of Aurora Mun</b>				

20 continuation sheets attached	Subtotal (Total of this page)	\$ 650.00
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Total	\$

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>04 City Of Aurora Mun</b> <b>3348 Ridge Road</b> <b>Lansing, IL 60438</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 0/</b>				<b>125.00</b>
ACCOUNT NO. <b>Municollofam</b> <b>3348 Ridge Road</b> <b>Lansing, IL 60438</b>		<b>Assignee or other notification for:</b> <b>04 City Of Aurora Mun</b>				
ACCOUNT NO. <b>04 City Of Aurora Mun</b> <b>3348 Ridge Road</b> <b>Lansing, IL 60438</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 0/</b>				<b>70.00</b>
ACCOUNT NO. <b>Municollofam</b> <b>3348 Ridge Road</b> <b>Lansing, IL 60438</b>		<b>Assignee or other notification for:</b> <b>04 City Of Aurora Mun</b>				
ACCOUNT NO. <b>04 City Of Aurora Mun</b> <b>3348 Ridge Road</b> <b>Lansing, IL 60438</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 0/</b>				<b>70.00</b>
ACCOUNT NO. <b>Municollofam</b> <b>3348 Ridge Road</b> <b>Lansing, IL 60438</b>		<b>Assignee or other notification for:</b> <b>04 City Of Aurora Mun</b>				
ACCOUNT NO. <b>04 City Of Aurora Mun</b> <b>3348 Ridge Road</b> <b>Lansing, IL 60438</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 10/2012</b>				<b>58.00</b>
ACCOUNT NO. <b>Acute Care Specialists li Ltd</b> <b>223 W Jackson Blvd Ste 4</b> <b>Chicago, IL 60606</b>						

Sheet no. 1 of 20 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **323.00**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Merchants Credit Guide</b> <b>223 W Jackson Blvd Ste 4</b> <b>Chicago, IL 60606</b>		<b>Assignee or other notification for:</b> <b>Acute Care Specialists li Ltd</b>				
ACCOUNT NO. <b>Acute Care Specialists li Ltd</b> <b>223 W Jackson Blvd Ste 4</b> <b>Chicago, IL 60606</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 10/2012</b>				<b>899.00</b>
ACCOUNT NO. <b>Merchants Credit Guide</b> <b>223 W Jackson Blvd Ste 4</b> <b>Chicago, IL 60606</b>		<b>Assignee or other notification for:</b> <b>Acute Care Specialists li Ltd</b>				
ACCOUNT NO. <b>Adventist Glenoaks Hospital</b> <b>223 W Jackson Blvd Ste 4</b> <b>Chicago, IL 60606</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 4/2009</b>				<b>254.00</b>
ACCOUNT NO. <b>Merchants Credit Guide</b> <b>223 W Jackson Blvd Ste 4</b> <b>Chicago, IL 60606</b>		<b>Assignee or other notification for:</b> <b>Adventist Glenoaks Hospital</b>				
ACCOUNT NO. <b>552870833689186</b> <b>AlliedInterstate</b> <b>12755 Hwy 55 Ste 300</b> <b>Plymouth, MN 55441</b>	<b>J</b>	<b>Revolving_2013</b>				<b>85.00</b>
ACCOUNT NO. <b>3499912971346113</b> <b>Amex</b> <b>P.o. Box 981537</b> <b>El Paso, TX 79998</b>	<b>H</b>	<b>REVOLVING ACCOUNT OPENED 11/2002</b>				<b>8,262.00</b>

Sheet no. 2 of 20 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **9,500.00**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$



IN RE **VEGA, SERAFIN & VEGA, MARIA CARMEN**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>American Express</b> <b>PO Box 3001</b> <b>16 General Warren Blvd</b> <b>Malvern, PA 19355</b>		<b>Assignee or other notification for:</b> <b>Amex</b>				
ACCOUNT NO. <b>ASSET ACCEPTANCE LLC</b> <b>28405 Van Dyke</b> <b>Warren, MI 48093</b>		<b>JUDGMENT ACCOUNT OPENED 0/2013</b> <b>Credit Cards</b> <b>Asset Acceptance v Maria Carmen Vega [13AR929]</b>				<b>24,794.00</b>
ACCOUNT NO. <b>FULTON, FRIEDMAN &amp; GULLACE LLP</b> <b>5 E Van Buren St Ste 214</b> <b>Joliet, IL 60432</b>		<b>Assignee or other notification for:</b> <b>ASSET ACCEPTANCE LLC</b>				
ACCOUNT NO. <b>Dupage Circuit Court</b> <b>505 N. County Farm Road, RM 2015</b> <b>Wheaton, IL 60187</b>		<b>Assignee or other notification for:</b> <b>ASSET ACCEPTANCE LLC</b>				
ACCOUNT NO. <b>xxxxxx4831</b> <b>ASSET ACCEPTANCE LLC</b> <b>PO BOX 2036</b> <b>Warren, MI 48090-2036</b>	<b>J</b>	<b>Revolving_2013</b>				<b>2,391.91</b>
ACCOUNT NO. <b>12-2116388</b> <b>ASSET ACCEPTANCE LLC</b> <b>28405 Van Dyke</b> <b>Warren, MI 48093</b>	<b>J</b>	<b>Original Creditor: Bank Of America</b>				<b>6,150.24</b>
ACCOUNT NO. <b>Associated Dental Care</b> <b>871 Park St</b> <b>Columbus, OH 43215</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 1/2011</b>				<b>1,563.00</b>

Sheet no. **3** of **20** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **34,899.15**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Tek-collect Inc</b> <b>PO Box 3001</b> <b>871 Park St</b> <b>Columbus, OH 43215</b>		<b>Assignee or other notification for:</b> <b>Associated Dental Care</b>				
ACCOUNT NO. <b>Associated Dental Care Ltd</b> <b>183 S Bloomingdale Road Ste 202</b> <b>Bloomington, IL 60108</b>	<b>J</b>	<b>Revolving_2010</b>				<b>829.38</b>
ACCOUNT NO. <b>At T - Illinois</b> <b>1000 Abernathy Rd</b> <b>Atlanta, GA 30328</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 11/2012</b>				<b>376.00</b>
ACCOUNT NO. <b>Bay Area Credit Servic</b> <b>PO Box 3001</b> <b>1000 Abernathy Rd</b> <b>Atlanta, GA 30328</b>		<b>Assignee or other notification for:</b> <b>At T - Illinois</b>				
ACCOUNT NO. <b>Capital One Bank Usa Na</b> <b>120 Corporate Blvd Ste 1</b> <b>Norfolk, VA 23502</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 8/2010</b>				<b>2,083.00</b>
ACCOUNT NO. <b>Portfolio Recovery Ass</b> <b>PO Box 3001</b> <b>120 Corporate Blvd Ste 1</b> <b>Norfolk, VA 23502</b>		<b>Assignee or other notification for:</b> <b>Capital One Bank Usa Na</b>				
ACCOUNT NO. <b>058512983</b> <b>CBE GROUP</b> <b>1309 TECHNOLOGY PKWY</b> <b>Cedar Falls, IA 50613</b>	<b>J</b>	<b>Revolving_2013</b>				<b>573.18</b>

Sheet no. 4 of 20 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **3,861.56**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
\$

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4444000128568686</b> <b>Chase</b> <b>Po Box 15298</b> <b>Wilmington, DE 19850</b>		<b>REVOLVING ACCOUNT OPENED 1/1998</b>				<b>1,299.00</b>
ACCOUNT NO. <b>Chase Bank Usa N.a.</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 2/2012</b>				<b>1,114.00</b>
ACCOUNT NO. <b>Midland Funding</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>		<b>Assignee or other notification for:</b> <b>Chase Bank Usa N.a.</b>				
ACCOUNT NO. <b>Chase Bank Usa N.a.</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 1/2012</b>				<b>3,095.00</b>
ACCOUNT NO. <b>Midland Funding</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>		<b>Assignee or other notification for:</b> <b>Chase Bank Usa N.a.</b>				
ACCOUNT NO. <b>Chase Bank Usa N.a.</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 2/2012</b>				<b>947.00</b>
ACCOUNT NO. <b>Midland Funding</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>		<b>Assignee or other notification for:</b> <b>Chase Bank Usa N.a.</b>				

Sheet no. 5 of 20 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **6,455.00**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Chase Bank Usa N.a.</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 2/2012</b>				<b>7,233.00</b>
ACCOUNT NO. <b>Midland Funding</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>		<b>Assignee or other notification for:</b> <b>Chase Bank Usa N.a.</b>				
ACCOUNT NO. <b>CHICAGO PROSTATE C</b> <b>815 Pasquinelli Dr</b> <b>Westmont, IL 60559</b>		<b>JUDGMENT ACCOUNT OPENED 0/</b> <b>Chicago Prostate v. S Vega [11M1137413]</b> <b>Medical Bill</b>				<b>1,433.32</b>
ACCOUNT NO. <b>DIMAND MICHAEL</b> <b>5 E WILSON ST</b> <b>BATAVIA, IL 60510</b>		<b>Assignee or other notification for:</b> <b>CHICAGO PROSTATE C</b>				
ACCOUNT NO. <b>Circuit Court Of Cook</b> <b>50 W Washington St</b> <b>Chicago, IL 60602</b>		<b>Assignee or other notification for:</b> <b>CHICAGO PROSTATE C</b>				
ACCOUNT NO. <b>Citibank</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>	<b>W</b>	<b>OPEN ACCOUNT OPENED 3/2011</b>				<b>4,637.00</b>
ACCOUNT NO. <b>Midland Funding</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>		<b>Assignee or other notification for:</b> <b>Citibank</b>				

Sheet no. 6 of 20 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **13,303.32**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Citibank</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>	<b>W</b>	<b>OPEN ACCOUNT OPENED 10/2010</b>				<b>4,051.00</b>
ACCOUNT NO. <b>Midland Funding</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>		<b>Assignee or other notification for:</b> <b>Citibank</b>				
ACCOUNT NO. <b>Citibank</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 10/2010</b>				<b>3,896.00</b>
ACCOUNT NO. <b>Midland Funding</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>		<b>Assignee or other notification for:</b> <b>Citibank</b>				
ACCOUNT NO. <b>8558570994</b> <b>Citibank South Dakota N.a.</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 3/2013</b>				<b>4,798.00</b>
ACCOUNT NO. <b>Midland Funding</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>		<b>Assignee or other notification for:</b> <b>Citibank South Dakota N.a.</b>				
ACCOUNT NO. <b>Citibank Usa N.a.</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>	<b>W</b>	<b>OPEN ACCOUNT OPENED 6/2011</b>				<b>2,618.00</b>

Sheet no. 7 of 20 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **15,363.00**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Midland Funding</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>		<b>Assignee or other notification for:</b> <b>Citibank Usa N.a.</b>				
ACCOUNT NO. <b>Citibank Usa N.a.</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 6/2011</b>				<b>1,178.00</b>
ACCOUNT NO. <b>Midland Funding</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>		<b>Assignee or other notification for:</b> <b>Citibank Usa N.a.</b>				
ACCOUNT NO. <b>8353754013</b> <b>ComEd Customer Care Center</b> <b>P.O. Box 805379</b> <b>CHICAGO, IL 60680</b>	<b>J</b>	<b>Electrical Bill_2014</b>				<b>27.50</b>
ACCOUNT NO. <b>E00003457531</b> <b>Computer Credit Inc</b> <b>Po Box 5238</b> <b>640 W Fourth St</b> <b>Winston-Salem, NC 27113-5238</b>	<b>J</b>	<b>Original Creditor : Elmhurst Memorial Care</b> <b>2012</b>				<b>386.46</b>
ACCOUNT NO. <b>13210150</b> <b>Credit Control LLC</b> <b>5757 Phantom Dr Ste 330</b> <b>Hazelwood, MO 63042</b>	<b>J</b>	<b>Original Creditor: HSBC BANK NEVADA NA</b>				<b>2,230.02</b>
ACCOUNT NO. <b>Directv</b> <b>20816 44th Ave W</b> <b>Lynnwood, WA 98036</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 9/2013</b>				<b>140.00</b>

Sheet no. 8 of 20 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **3,961.98**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Receivables Performanc</b> <b>20816 44th Ave W</b> <b>Lynnwood, WA 98036</b>		<b>Assignee or other notification for:</b> <b>Directv</b>				
ACCOUNT NO. <b>05027143</b> <b>Discover Bank</b> <b>PO Box 30416</b> <b>Salt Lake City, UT 84130</b>		<b>JUDGMENT ACCOUNT OPENED 0/2010</b> <b>Credit Card</b> <b>DISCOVER BANK -VS- S VEGA [10 SC 0410]</b>				<b>4,466.15</b>
ACCOUNT NO. <b>Dupage Circuit Court</b> <b>505 N. County Farm Road, RM 2015</b> <b>Wheaton, IL 60187</b>		<b>Assignee or other notification for:</b> <b>Discover Bank</b>				
ACCOUNT NO. <b>6011-0074-8632-8114</b> <b>Discover Fin Svcs Llc</b> <b>Po Box15316</b> <b>Wilmington, DE 19850</b>	<b>W</b>	<b>REVOLVING ACCOUNT OPENED 4/2005</b>				<b>8,910.00</b>
ACCOUNT NO. <b>Northland Group</b> <b>7831 Glenroy Road Ste 250</b> <b>MINNEAPOLIS, MN 55439-3133</b>		<b>Assignee or other notification for:</b> <b>Discover Fin Svcs Llc</b>				
ACCOUNT NO. <b>Capital Management Services</b> <b>698 1/2 S Ogden St</b> <b>Buffalo, NY 14206-2317</b>		<b>Assignee or other notification for:</b> <b>Discover Fin Svcs Llc</b>				
ACCOUNT NO. <b>6011007007127060</b> <b>Discover Fin Svcs Llc</b> <b>Po Box15316</b> <b>Wilmington, DE 19850</b>	<b>H</b>	<b>REVOLVING ACCOUNT OPENED 8/2006</b>				<b>4,435.00</b>

Sheet no. **9** of **20** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **17,811.15**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6011-0071-1065-2582</b> <b>Discover Fin Svcs Llc</b> <b>Po Box15316</b> <b>Wilmington, DE 19850</b>	<b>H</b>	<b>REVOLVING ACCOUNT OPENED 4/2000</b>				<b>5,133.43</b>
ACCOUNT NO. <b>Weltman, Weinberg &amp; Reis Co</b> <b>180 North LaSalle St. Ste 2400</b> <b>CHICAGO, IL 60601-2704</b>		<b>Assignee or other notification for:</b> <b>Discover Fin Svcs Llc</b>				
ACCOUNT NO. <b>4376852714920</b> <b>Dsnb Macys</b> <b>9111 Duke Blvd</b> <b>Mason, OH 45040</b>	<b>W</b>	<b>REVOLVING ACCOUNT OPENED 8/2001</b>				<b>2,386.00</b>
ACCOUNT NO. <b>4505841829720</b> <b>Dsnb Macys</b> <b>9111 Duke Blvd</b> <b>Mason, OH 45040</b>	<b>W</b>	<b>REVOLVING ACCOUNT OPENED 5/2010</b>				<b>183.00</b>
ACCOUNT NO. <b>2475438</b> <b>Dupage Cardiology</b> <b>Po Box 4833</b> <b>Oak Brook, IL 60522</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 4/2013</b>				<b>2,888.00</b>
ACCOUNT NO. <b>Dependon Collection Se</b> <b>Po Box 4833</b> <b>Oak Brook, IL 60522</b>		<b>Assignee or other notification for:</b> <b>Dupage Cardiology</b>				
ACCOUNT NO. <b>Elk Grove Radiology S.c.</b> <b>8231 185th St Ste 100</b> <b>Tinley Park, IL 60487</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 7/2010</b>				<b>375.00</b>

Sheet no. 10 of 20 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **10,965.43**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$



IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Illinois Collection Se</b> <b>8231 185th St Ste 100</b> <b>Tinley Park, IL 60487</b>		<b>Assignee or other notification for:</b> <b>Elk Grove Radiology S.c.</b>				
ACCOUNT NO. <b>Erc/directv Inc.</b> <b>8014 Bayberry Rd</b> <b>Jacksonville, FL 32256</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 3/2014</b>				<b>140.00</b>
ACCOUNT NO. <b>Enhanced Recovery Co L</b> <b>8014 Bayberry Rd</b> <b>Jacksonville, FL 32256</b>		<b>Assignee or other notification for:</b> <b>Erc/directv Inc.</b>				
ACCOUNT NO. <b>2711823</b> <b>FINANCIAL CORPORATION OF AMERICA</b> <b>12515 Research Blvd Bldg2, Ste 100</b> <b>AUSTIN, TX 78759</b>	<b>J</b>	<b>Revolving</b>				<b>1,414.00</b>
ACCOUNT NO. <b>100001419700728272</b> <b>GC SERVICES LTD PARTNERSHIP</b> <b>6330 Gulfon,</b> <b>Houston, TX 77081</b>	<b>J</b>	<b>Original Creditor: Chase Mortgage Banking</b>				<b>1,405.27</b>
ACCOUNT NO. <b>608891307553014</b> <b>Ge Capital Retail Bank</b> <b>120 Corporate Blvd Ste 1</b> <b>Norfolk, VA 23502</b>		<b>OPEN ACCOUNT OPENED 10/2011</b>				<b>677.19</b>
ACCOUNT NO. <b>Portfolio Recovery Ass</b> <b>120 Corporate Blvd Ste 1</b> <b>Norfolk, VA 23502</b>		<b>Assignee or other notification for:</b> <b>Ge Capital Retail Bank</b>				

Sheet no. 11 of 20 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **3,636.46**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE VEGA, SERAFIN & VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBtor HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>FREEDMAN &amp; ANSELMO</b> <b>1771 W Diehl Rd Ste 120</b> <b>NAPERVILLE, IL 60663</b>		<b>Assignee or other notification for:</b> <b>Ge Capital Retail Bank</b>				
ACCOUNT NO. <b>Ge Money Bank</b> <b>120 Corporate Blvd Ste 1</b> <b>Norfolk, VA 23502</b>	<b>W</b>	<b>OPEN ACCOUNT OPENED 8/2010</b>				<b>99.00</b>
ACCOUNT NO. <b>Portfolio Recovery Ass</b> <b>120 Corporate Blvd Ste 1</b> <b>Norfolk, VA 23502</b>		<b>Assignee or other notification for:</b> <b>Ge Money Bank</b>				
ACCOUNT NO. <b>xxxx9277</b> <b>Gemb/dtc Premier</b> <b>Po Box 1630</b> <b>Warren, MI 48090</b>	<b>W</b>	<b>OPEN ACCOUNT OPENED 5/2011</b>				<b>25,971.00</b>
ACCOUNT NO. <b>Asset Acceptance Llc</b> <b>Po Box 1630</b> <b>Warren, MI 48090</b>		<b>Assignee or other notification for:</b> <b>Gemb/dtc Premier</b>				
ACCOUNT NO. <b>Midland Credit Management Inc</b> <b>8875 Aero Drive, Ste 200</b> <b>San Diego, CA 92123</b>		<b>Assignee or other notification for:</b> <b>Gemb/dtc Premier</b>				
ACCOUNT NO. <b>Hsbc Bank Nevada N.a.</b> <b>120 Corporate Blvd Ste 1</b> <b>Norfolk, VA 23502</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 2/2011</b>				<b>594.00</b>

Sheet no. **12** of **20** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **26,664.00**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Portfolio Recovery Ass 120 Corporate Blvd Ste 1 Norfolk, VA 23502</b>		<b>Assignee or other notification for: Hsbc Bank Nevada N.a.</b>				
ACCOUNT NO. <b>Hsbc Bank Nevada N.a. Carsons Po Box 10497 Greenville, SC 29603</b>	<b>W</b>	<b>OPEN ACCOUNT OPENED 6/2010</b>				<b>3,642.00</b>
ACCOUNT NO. <b>Lvnv Funding Llc Po Box 10497 Greenville, SC 29603</b>		<b>Assignee or other notification for: Hsbc Bank Nevada N.a. Carsons</b>				
ACCOUNT NO. <b>Weltman, Weinberg &amp; Reis Co 180 North LaSalle St. Ste 2400 CHICAGO, IL 60601-2704</b>		<b>Assignee or other notification for: Hsbc Bank Nevada N.a. Carsons</b>				
ACCOUNT NO. <b>13794760/ 2146330</b> <b>ICS Collection Services Po Box 1010 Tinley Park, IL 60477-9110</b>	<b>J</b>	<b>Medical Bill_2012 Original Creditor: Loyola University Physicians Fundation</b>				<b>142.70</b>
ACCOUNT NO. <b>ILLINOIS FARMERS INSURANCE 2245 Sequoia Dr Aurora, IL 60506-6210</b>		<b>JUDGMENT ACCOUNT OPENED 0/2011 IL FARMERS INSURANCE COMPANY -VS- SERAFIN VEGA</b>				<b>8,049.37</b>
ACCOUNT NO. <b>Dupage Circuit Court 505 N. County Farm Road, RM 2015 Wheaton, IL 60187</b>		<b>Assignee or other notification for: ILLINOIS FARMERS INSURANCE</b>				

Sheet no. **13** of **20** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **11,834.07**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>2146330</b> <b>Loyola Medicine</b> <b>Two Westbrook Corporate Center Ste 600</b> <b>Westchester, IL 60154</b>	<b>J</b>	<b>Medical Bill_2012</b>				<b>520.00</b>
ACCOUNT NO. <b>Loyola University Health Syste</b> <b>P.o. Box 1629</b> <b>Maryland Heigh, MO 63043</b>	<b>W</b>	<b>OPEN ACCOUNT OPENED 3/2013</b>				<b>62.00</b>
ACCOUNT NO. <b>The Outsource Group</b> <b>P.o. Box 1629</b> <b>Maryland Heigh, MO 63043</b>		<b>Assignee or other notification for:</b> <b>Loyola University Health Syste</b>				
ACCOUNT NO. <b>Loyola University Health Syste</b> <b>P.o. Box 1629</b> <b>Maryland Heigh, MO 63043</b>	<b>W</b>	<b>OPEN ACCOUNT OPENED 3/2013</b>				<b>30.00</b>
ACCOUNT NO. <b>The Outsource Group</b> <b>P.o. Box 1629</b> <b>Maryland Heigh, MO 63043</b>		<b>Assignee or other notification for:</b> <b>Loyola University Health Syste</b>				
ACCOUNT NO. <b>Loyola University Health Syste</b> <b>P.o. Box 1629</b> <b>Maryland Heigh, MO 63043</b>	<b>W</b>	<b>OPEN ACCOUNT OPENED 3/2013</b>				<b>709.00</b>
ACCOUNT NO. <b>The Outsource Group</b> <b>P.o. Box 1629</b> <b>Maryland Heigh, MO 63043</b>		<b>Assignee or other notification for:</b> <b>Loyola University Health Syste</b>				

Sheet no. 14 of 20 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **1,321.00**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>LVNV FUNDING LLC</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>		<b>SMALL CLAIMS JUDGMENT ACCOUNT OPENED 0/ LVNV FUNDING LLC -VS- MARIA VEGA [12SC5571]</b>				<b>3,286.00</b>
ACCOUNT NO. <b>Resurgent Capital Services LP</b> <b>15 South Main Street Suite 600</b> <b>Greenville, SC 29601</b>		<b>Assignee or other notification for: LVNV FUNDING LLC</b>				
ACCOUNT NO. <b>Dupage Circuit Court</b> <b>505 N. County Farm Road, RM 2015</b> <b>Wheaton, IL 60187</b>		<b>Assignee or other notification for: LVNV FUNDING LLC</b>				
ACCOUNT NO. <b>E0003732526</b> <b>Malcolm S Gerald</b> <b>332 S Michigan Ave STE 600</b> <b>Chicago, IL 60604</b>	<b>J</b>	<b>Medical Bill_ 2012</b> <b>Original Creditor: Elmhurst Memorial Healthcare</b>				<b>45.00</b>
ACCOUNT NO. <b>4403141762420</b> <b>Mcydsnb</b> <b>9111 Duke Blvd</b> <b>Mason, OH 45040</b>	<b>H</b>	<b>REVOLVING ACCOUNT OPENED 8/2005</b>				<b>690.00</b>
ACCOUNT NO. <b>9943193</b> <b>Medicredit Corporation</b> <b>3620 I-70 Dr E Ste C</b> <b>Columbia, MO 65201-6582</b>	<b>W</b>	<b>Medical Bill_</b> <b>Original Creditor_ Loyola University Health System</b>				<b>802.21</b>
ACCOUNT NO. <b>8122901775</b> <b>Merchants Credit Guide</b> <b>223 W Jackson Blvd Ste 4</b> <b>Chicago, IL 60606</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 10/2012</b>				<b>56.00</b>

Sheet no. 15 of 20 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **4,879.21**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Merchants Cr</b> <b>223 W. Jackson Blvd.</b> <b>Suite 400</b> <b>Chicago, IL 60606</b>		<b>Assignee or other notification for:</b> <b>Merchants Credit Guide</b>				
ACCOUNT NO. <b>08-122901773</b> <b>Merchants Credit Guide Co</b> <b>223 W Jackson Blvd #700</b> <b>Chicago, IL 60606</b>	<b>J</b>	<b>Original Creditor: Acute Care Specialist</b>				<b>1,055.00</b>
ACCOUNT NO. <b>8538084344</b> <b>Midland Credit Management Inc</b> <b>8875 Aero Drive, Ste 200</b> <b>San Diego, CA 92123</b>	<b>J</b>	<b>Credit Card_2011</b> <b>Original Creditor: GE MONEY BANK</b>				<b>2,143.82</b>
ACCOUNT NO. <b>8547013419</b> <b>Midland Credit Management Inc</b> <b>8875 Aero Drive, Ste 200</b> <b>San Diego, CA 92123</b>	<b>J</b>	<b>Original Creditor: Chase Bank</b>				<b>884.80</b>
ACCOUNT NO. <b>8547011196</b> <b>Midland Credit Management Inc</b> <b>8875 Aero Drive, Ste 200</b> <b>San Diego, CA 92123</b>	<b>J</b>	<b>Revolving_2012</b>				<b>985.28</b>
ACCOUNT NO. <b>8538084344</b> <b>Midland Credit Management Inc</b> <b>8875 Aero Drive, Ste 200</b> <b>San Diego, CA 92123</b>	<b>J</b>	<b>Original Creditor: GE MONEY BANK</b>				<b>2,749.70</b>
ACCOUNT NO. <b>85392997271</b> <b>Midland Credit Management Inc</b> <b>8875 Aero Drive, Ste 200</b> <b>San Diego, CA 92123</b>	<b>J</b>	<b>Revolving_2014</b>				<b>4,543.29</b>

Sheet no. **16** of **20** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **12,361.89**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 14362262 Midland Credit Management Inc 8875 Aero Drive, Ste 200 San Diego, CA 92123	J	Revolving_2014				6,456.51
ACCOUNT NO. 8536600375 Midland Credit Management Inc 8875 Aero Drive, Ste 200 San Diego, CA 92123	J	Original Creditor: Citibank Revolving_2014				4,035.33
ACCOUNT NO. 8540440702 Midland Credit Management Inc 8875 Aero Drive, Ste 200 San Diego, CA 92123	J	Original Creditor: Citibank Revolving 2014				2,607.87
ACCOUNT NO. 10969608 MiraMed Revenue Group LLC 991 Oak Creek Dr Lombard, IL 60148-6408	J	Revolving_2012 Original Creditor_Elmhurst Clinic				289.67
ACCOUNT NO. XXX3721 MRS Associates Of New Jersey 1930 Olney Ave. Cherry Hill, NJ 08003	J	Original Creditor: AT&T MOBILE				1,189.15
ACCOUNT NO. AFNI 1310 Martin Luther King Dr Bloomington, IL 61702-3517		Assignee or other notification for: MRS Associates Of New Jersey				
ACCOUNT NO. 0411054 NCO Financial Systems INC 3005 Grape Rd Ste A Mishawaka, IN 46545	J	Revolving_2013				59.00

Sheet no. 17 of 20 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **14,637.53**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>00-81-01-1000 7</b> <b>Nicor Gas Co</b> <b>90 Finley Rd</b> <b>Glen Ellyn, IL 60137</b>	<b>J</b>	<b>Bill_2014</b>				<b>28.73</b>
ACCOUNT NO. <b>xxx7149</b> <b>Northland Group</b> <b>7831 Glenroy Road Ste 250</b> <b>MINNEAPOLIS, MN 55439-3133</b>	<b>J</b>	<b>Revolving_2014</b>				<b>2,386.02</b>
ACCOUNT NO. <b>Plaza Recovery Inc</b> <b>5800 N COURSE DR</b> <b>HOUSTON, TX 77072</b>		<b>Assignee or other notification for:</b> <b>Northland Group</b>				
ACCOUNT NO. <b>9700728272</b> <b>REAL TIME RESOLUTIONS INC</b> <b>1750 Regal Row Drive Ste 120</b> <b>DALLAS, TX 75235-2287</b>	<b>J</b>					<b>1,405.27</b>
ACCOUNT NO. <b>305516545160</b> <b>Republic Services</b> <b>2101 S Busse Rd</b> <b>Mt Prospect, IL 60056-5566</b>	<b>J</b>	<b>Revolving _14</b>				<b>67.47</b>
ACCOUNT NO. <b>5049941060292320</b> <b>Sears/cbna</b> <b>Po Box 6282</b> <b>Sioux Falls, SD 57117</b>	<b>W</b>	<b>REVOLVING ACCOUNT OPENED 3/2009</b>				<b>3,338.00</b>
ACCOUNT NO. <b>5121075076732366</b> <b>Sears/cbna</b> <b>Po Box 6497</b> <b>Sioux Falls, SD 57117</b>	<b>H</b>	<b>REVOLVING ACCOUNT OPENED 6/2006</b>				<b>3,247.00</b>

Sheet no. **18** of **20** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **10,472.49**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$



IN RE VEGA, SERAFIN &amp; VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBtor HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5049941415951323</b> <b>Sears/cbna</b> <b>133200 Smith Rd</b> <b>Cleveland, OH 44130</b>	<b>W</b>	<b>REVOLVING ACCOUNT OPENED 8/2009</b>				<b>3,901.00</b>
ACCOUNT NO. <b>5121079633498651</b> <b>Sears/cbna</b> <b>Po Box 6497</b> <b>Sioux Falls, SD 57117</b>		<b>REVOLVING ACCOUNT OPENED 8/1999</b>				<b>5,733.00</b>
ACCOUNT NO. <b>10404</b> <b>Surgeons Ltd Office</b> <b>1200 S York Rd Ste 4220</b> <b>Elmhurst, IL 60126-5632</b>	<b>J</b>	<b>Medical Bill_2014</b>				<b>82.80</b>
ACCOUNT NO. <b>6035320300865175</b> <b>Thd/cbna</b> <b>Po Box 6497</b> <b>Sioux Falls, SD 57117</b>	<b>W</b>	<b>REVOLVING ACCOUNT OPENED 7/2009</b>				<b>2,160.00</b>
ACCOUNT NO. <b>Citibank/the Home Depot</b> <b>Citicorp Credit Svcs/Centralized Bankrup</b> <b>Po Box 790040</b> <b>Saint Louis, MO 63179</b>		<b>Assignee or other notification for:</b> <b>Thd/cbna</b>				
ACCOUNT NO. <b>6035320076094265</b> <b>Thd/cbna</b> <b>Po Box 6497</b> <b>Sioux Falls, SD 57117</b>	<b>H</b>	<b>REVOLVING ACCOUNT OPENED 11/2000</b>				<b>971.00</b>
ACCOUNT NO. <b>Citibank/the Home Depot</b> <b>Citicorp Credit Svcs/Centralized Bankrup</b> <b>Po Box 790040</b> <b>Saint Louis, MO 63179</b>		<b>Assignee or other notification for:</b> <b>Thd/cbna</b>				

Sheet no. **19** of **20** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **12,847.80**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE **VEGA, SERAFIN & VEGA, MARIA CARMEN**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>312M6-0000001402</b> <b>Transworld System</b> <b>PO BOX 1864</b> <b>SANTA ROSA, CA 95402</b>	<b>J</b>	<b>Medical Bill_2014</b> <b>Original Creditor: Karim S Yunez MDSC</b>				<b>50.00</b>
ACCOUNT NO. <b>618113506</b> <b>Village OF Glendale Heights</b> <b>300 Civic Center Plaza</b> <b>Glendale Heights, IL 60139</b>	<b>J</b>	<b>Water Bill_2014</b>				<b>72.84</b>
ACCOUNT NO. <b>21871521</b> <b>West Asset Management INC</b> <b>10300 Spotsylvania Ave Ste 200</b> <b>Fredericksburg, VA 22408</b>	<b>J</b>	<b>Revolving</b>				<b>3,935.95</b>
ACCOUNT NO. <b>Wheaton Eye Clinic Ltd.</b> <b>223 W Jackson Blvd Ste 4</b> <b>Chicago, IL 60606</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 5/2009</b>				<b>176.00</b>
ACCOUNT NO. <b>Merchants Credit Guide</b> <b>Citicorp Credit Svcs/Centralized Bankrup</b> <b>223 W Jackson Blvd Ste 4</b> <b>Chicago, IL 60606</b>		<b>Assignee or other notification for:</b> <b>Wheaton Eye Clinic Ltd.</b>				
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. **20** of **20** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **4,234.79**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)Total  
\$ **219,982.83**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**Fill in this information to identify your case:**

Debtor 1 **SERAFIN VEGA**  
First Name Middle Name Last Name

Debtor 2 **MARIA CARMEN VEGA**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Illinois

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

**Official Form 6I**

**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

- ☐ Employed  
☐ Not employed

- ☐ Employed  
☒ Not employed

**Occupation**

**HOUSE KEEPING**

**Employer's name**

**Airport Club**

**Employer's address**

**432 Aviation BLVD**

Number Street

Number Street

**SANTA ROSA, CA 95403-0000**

City State ZIP Code

City State ZIP Code

**How long employed there?**

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

**2. List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ **1,528.41**

\$ **0.00**

**3. Estimate and list monthly overtime pay.**

3. + \$ **7.91**

+ \$ **0.00**

**4. Calculate gross income.** Add line 2 + line 3.

4. \$ **1,536.32**

\$ **0.00**

Debtor 1

**SERAFIN VEGA**

First Name

Middle Name

Last Name

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here..... → 4.	\$ 1,536.32	\$ 0.00	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	\$ 223.25	\$ 0.00	
5b. Mandatory contributions for retirement plans	\$ 0.00	\$ 0.00	
5c. Voluntary contributions for retirement plans	\$ 0.00	\$ 0.00	
5d. Required repayments of retirement fund loans	\$ 0.00	\$ 0.00	
5e. Insurance	\$ 0.00	\$ 0.00	
5f. Domestic support obligations	\$ 0.00	\$ 0.00	
5g. Union dues	\$ 0.00	\$ 0.00	
5h. Other deductions. Specify: _____	+\$ 0.00	+\$ 0.00	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	\$ 223.25	\$ 0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$ 1,313.07	\$ 0.00	
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ 0.00	\$ 0.00	
8b. Interest and dividends	\$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ 0.00	\$ 0.00	
8d. Unemployment compensation	\$ 0.00	\$ 0.00	
8e. Social Security	\$ 0.00	\$ 0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	\$ 0.00	\$ 0.00	
8g. Pension or retirement income	\$ 0.00	\$ 0.00	
8h. Other monthly income. Specify: _____	+\$ 0.00	+\$ 0.00	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	\$ 0.00	\$ 0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$ 1,313.07	\$ 0.00	= \$ 1,313.07
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
			11. + \$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies			\$ 1,313.07 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: <span style="border: 1px solid black; padding: 2px;">None</span>			

**Fill in this information to identify your case:**

Debtor 1 **SERAFIN VEGA**  
First Name Middle Name Last Name

Debtor 2 **MARIA CARMEN VEGA**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Illinois

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:  
 MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

**Official Form 6J**

**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1:** Describe Your Household

**1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

**2. Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

**Dependent's relationship to Debtor 1 or Debtor 2**

**Dependent's age**

**Does dependent live with you?**

WIFE

57

- ☐ No
- ☒ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No
- ☐ Yes

**Part 2:** Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

**4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

**Your expenses**

4. \$ **500.00**

**If not included in line 4:**

4a. Real estate taxes	4a. \$ <b>0.00</b>
4b. Property, homeowner's, or renter's insurance	4b. \$ <b>0.00</b>
4c. Home maintenance, repair, and upkeep expenses	4c. \$ <b>0.00</b>
4d. Homeowner's association or condominium dues	4d. \$ <b>0.00</b>

Debtor 1

**SERAFIN VEGA**

First Name

Middle Name

Last Name

Case number (if known)

	<b>Your expenses</b>
5. <b>Additional mortgage payments for your residence</b> , such as home equity loans	5. \$ <u>0.00</u>
6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>0.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>80.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>500.00</u>
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>10.00</u>
10. <b>Personal care products and services</b>	10. \$ <u>50.00</u>
11. <b>Medical and dental expenses</b>	11. \$ <u>15.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>100.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>0.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>0.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>96.17</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>	18. \$ <u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ <u>0.00</u>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>



Debtor 1

**SERAFIN VEGA**

First Name

Middle Name

Last Name

Case number (if known)

21. **Other.** Specify: \_\_\_\_\_

21. **+\$ 0.00**

22. **Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. **\$ 1,351.17**

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. **\$ 1,313.07**

23b. Copy your monthly expenses from line 22 above.

23b. **-\$ 1,351.17**

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. **\$ -38.10**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

None

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 38 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: December 2, 2014 Signature: /s/ SERAFIN VEGA  
SERAFIN VEGA Debtor

Date: December 2, 2014 Signature: /s/ MARIA CARMEN VEGA  
MARIA CARMEN VEGA (Joint Debtor, if any)  
[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

\_\_\_\_\_  
Address

\_\_\_\_\_  
Signature of Bankruptcy Petition Preparer Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

\_\_\_\_\_  
(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN RE:

Case No. \_\_\_\_\_

VEGA, SERAFIN & VEGA, MARIA CARMEN

Chapter 7

Debtor(s)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

#### 1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
34,255.00	2013 Income Tax
43,927.00	2012 Income Tax

#### 2. Income other than from employment or operation of business

- None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

- None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Asset Acceptance v Maria Carmen Vega [13AR929]</b>	<b>AR</b>	<b>18TH Judicial Circuit, Dupage</b>	<b>Judgment</b>
<b>Federal National Mortgage v. Serafin Vega [12CH2379]</b>	<b>Foreclosure</b>	<b>18th Judicial Circuit, Dupage</b>	<b>Pending</b>
<b>RBS v. Serafin Vega [12CH3292]</b>	<b>Foreclosure</b>	<b>18th Judicial Circuit</b>	<b>Dupage</b>

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---------------------------	--	---

Ratowitz Law Group  
721 W Lake St Ste 101  
Addison, IL 60101-0000

2,000.00

**10. Other transfers**

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**11. Closed financial accounts**

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**12. Safe deposit boxes**

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None ☒ List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

None ☒ a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **December 2, 2014** Signature **/s/ SERAFIN VEGA**  
of Debtor **SERAFIN VEGA**

Date: **December 2, 2014** Signature **/s/ MARIA CARMEN VEGA**  
of Joint Debtor **MARIA CARMEN VEGA**  
(if any)

0 continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

IN RE:

VEGA, SERAFIN & VEGA, MARIA CARMEN

Case No. \_\_\_\_\_

Chapter 7

Debtor(s)

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for *EACH* debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> Cco Mortgage Corp.	<b>Describe Property Securing Debt:</b> 102 W Schubert Av Glendale Hts IL 60139
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
<b>Creditor's Name:</b> Federal National Mortgage	<b>Describe Property Securing Debt:</b> 102 W Schubert Av Glendale Hts IL 60139
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

**PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 2 (if necessary)		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

1 continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: December 2, 2014

/s/ SERAFIN VEGA  
Signature of Debtor

/s/ MARIA CARMEN VEGA  
Signature of Joint Debtor

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**  
*(Continuation Sheet)*

**PART A – Continuation**

Property No. 3		
<b>Creditor's Name:</b> IL Housing Development Authority	<b>Describe Property Securing Debt:</b> 102 W Schubert Av Glendale Hts IL 60139	
Property will be <i>(check one)</i> : <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained  If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).  Property is <i>(check one)</i> : <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

  

Property No.		
<b>Creditor's Name:</b>	<b>Describe Property Securing Debt:</b>	
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained  If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).  Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

  

Property No.		
<b>Creditor's Name:</b>	<b>Describe Property Securing Debt:</b>	
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained  If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).  Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

**PART B – Continuation**

Property No.		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

  

Property No.		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No



IN RE:

Case No. \_\_\_\_\_

VEGA, SERAFIN & VEGA, MARIA CARMEN

Chapter 7

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ **2,000.00**

Prior to the filing of this statement I have received ..... \$ \_\_\_\_\_

Balance Due ..... \$ **2,000.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
  - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**December 2, 2014**

Date

**/s/ David Ratowitz**

David Ratowitz 6285376  
Ratowitz Law Group, LLC  
721 W LAKE ST STE 101  
ADDISON, IL 60101  
(312) 577-9405 Fax: (312) 577-9406  
david@ratowitzlawgroup.com

## UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

##### **Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

IN RE:

Case No. \_\_\_\_\_

VEGA, SERAFIN & VEGA, MARIA CARMEN

Chapter 7

Debtor(s)

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors 98

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: December 2, 2014

/s/ SERAFIN VEGA

Debtor

/s/ MARIA CARMEN VEGA

Joint Debtor

VEGA, SERAFIN  
102 W Schubert  
Glendale Heights, IL 60139

Amex  
P.o. Box 981537  
El Paso, TX 79998

CBE GROUP  
1309 TECHNOLOGY PKWY  
Cedar Falls, IA 50613

VEGA, MARIA CARMEN  
102 W Schubert  
Glendale Heights, IL 60139

ASSET ACCEPTANCE LLC  
28405 Van Dyke  
Warren, MI 48093

Cco Mortgage Corp.  
10561 Telegraph Rd  
Glen Allen, VA 23059

Ratowitz Law Group, LLC  
721 W LAKE ST STE 101  
ADDISON, IL 60101

ASSET ACCEPTANCE LLC  
PO BOX 2036  
Warren, MI 48090-2036

Chase  
Po Box 15298  
Wilmington, DE 19850

Resurgent Capital Services LP  
15 South Main Street Suite 600  
Greenville, SC 29601

Asset Acceptance Llc  
Po Box 1630  
Warren, MI 48090

Chase Bank  
P.O. Box 36520  
Louisville, KY 40233-6520

04 City Of Aurora Mun  
3348 Ridge Road  
Lansing, IL 60438

Associated Dental Care  
871 Park St  
Columbus, OH 43215

Chase Bank Usa N.a.  
8875 Aero Dr Ste 200  
San Diego, CA 92123

Acute Care Specialists li Ltd  
223 W Jackson Blvd Ste 4  
Chicago, IL 60606

Associated Dental Care Ltd  
183 S Bloomingdale Road Ste 202  
Bloomingdale, IL 60108

CHICAGO PROSTATE C  
815 Pasquinelli Dr  
Westmont, IL 60559

Adventist Glenoaks Hospital  
223 W Jackson Blvd Ste 4  
Chicago, IL 60606

At T - Illinois  
1000 Abernathy Rd  
Atlanta, GA 30328

Circuit Court Of Cook  
50 W Washington St  
Chicago, IL 60602

AFNI  
1310 Martin Luther King Dr  
Bloomington, IL 61702-3517

Bay Area Credit Servic  
PO Box 3001  
1000 Abernathy Rd  
Atlanta, GA 30328

Citibank  
8875 Aero Dr Ste 200  
San Diego, CA 92123

AlliedInterstate  
12755 Hwy 55 Ste 300  
Plymouth, MN 55441

Capital Management Services  
698 1/2 S Ogden St  
Buffalo, NY 14206-2317

Citibank South Dakota N.a.  
8875 Aero Dr Ste 200  
San Diego, CA 92123

American Express  
PO Box 3001  
16 General Warren Blvd  
Malvern, PA 19355

Capital One Bank Usa Na  
120 Corporate Blvd Ste 1  
Norfolk, VA 23502

Citibank Usa N.a.  
8875 Aero Dr Ste 200  
San Diego, CA 92123

Citibank/the Home Depot  
Citicorp Credit Svcs/Centralized Bankrup  
Po Box 790040  
Saint Louis, MO 63179

Dupage Cardiology  
Po Box 4833  
Oak Brook, IL 60522

FULTON, FRIEDMAN & GULLACE LLP  
5 E Van Buren St Ste 214  
Joliet, IL 60432

ComEd Customer Care Center  
P.O. Box 805379  
CHICAGO, IL 60680

Dupage Circuit Court  
505 N. County Farm Road, RM 2015  
Wheaton, IL 60187

GC SERVICES LTD PARTNERSHIP  
6330 Gulfton,  
Houston, TX 77081

Computer Credit Inc  
Po Box 5238  
640 W Fourth St  
Winston-Salem, NC 27113-5238

Dupage Cnty Real Estate Tax Bill  
421 N COUNTY FARM ROAD  
WHEATON, IL 60187

Ge Capital Retail Bank  
120 Corporate Blvd Ste 1  
Norfolk, VA 23502

Credit Control LLC  
5757 Phantom Dr Ste 330  
Hazelwood, MO 63042

Elk Grove Radiology S.c.  
8231 185th St Ste 100  
Tinley Park, IL 60487

Ge Money Bank  
120 Corporate Blvd Ste 1  
Norfolk, VA 23502

Dependon Collection Se  
Po Box 4833  
Oak Brook, IL 60522

Enhanced Recovery Co L  
8014 Bayberry Rd  
Jacksonville, FL 32256

Gemb/dtc Premier  
Po Box 1630  
Warren, MI 48090

DIMAND MICHAEL  
5 E WILSON ST  
BATAVIA, IL 60510

Erc/directv Inc.  
8014 Bayberry Rd  
Jacksonville, FL 32256

Heavner, Beyers & Mihlar  
111 EAST MAIN STREET. Po Box 740  
DECATUR, IL 62523

Directv  
20816 44th Ave W  
Lynnwood, WA 98036

Federal National Mortgage  
14221 Dallas Parkway Ste 100  
Dallas, TX 75254

Hsbc Bank Nevada N.a.  
120 Corporate Blvd Ste 1  
Norfolk, VA 23502

Discover Bank  
PO Box 30416  
Salt Lake City, UT 84130

FINANCIAL CORPORATION OF AMERICA  
12515 Research Blvd Bldg2, Ste 100  
AUSTIN, TX 78759

Hsbc Bank Nevada N.a. Carsons  
Po Box 10497  
Greenville, SC 29603

Discover Fin Svcs Llc  
Po Box15316  
Wilmington, DE 19850

Fisher & Shapiro LLC  
2121 Waukegan Rd STE 301  
Bannockburn, IL 60015

ICS Collection Services  
Po Box 1010  
Tinley Park, IL 60477-9110

Dsnb Macys  
9111 Duke Blvd  
Mason, OH 45040

FREEDMAN & ANSELMO  
1771 W Diehl Rd Ste 120  
NAPERVILLE, IL 60663

IL Housing Development Authority  
401 N Michigan Ave  
Chicago, IL 60611

Illinois Collection Se  
8231 185th St Ste 100  
Tinley Park, IL 60487

Merchants Credit Guide  
Citicorp Credit Svcs/Centralized Bankrup  
223 W Jackson Blvd Ste 4  
Chicago, IL 60606

Northland Group  
7831 Glenroy Road Ste 250  
MINNEAPOLIS, MN 55439-3133

ILLINOIS FARMERS INSURANCE  
2245 Sequoia Dr  
Aurora, IL 60506-6210

Merchants Credit Guide  
223 W Jackson Blvd Ste 4  
Chicago, IL 60606

Plaza Recovery Inc  
5800 N COURSE DR  
HOUSTON, TX 77072

Loyola Medicine  
Two Westbrook Corporate Center Ste 600  
Westchester, IL 60154

Merchants Credit Guide Co  
223 W Jackson Blvd #700  
Chicago, IL 60606

Portfolio Recovery Ass  
120 Corporate Blvd Ste 1  
Norfolk, VA 23502

Loyola University Health Syste  
P.o. Box 1629  
Maryland Heigh, MO 63043

Midland Credit Management Inc  
8875 Aero Drive, Ste 200  
San Diego, CA 92123

Portfolio Recovery Ass  
PO Box 3001  
120 Corporate Blvd Ste 1  
Norfolk, VA 23502

LVNV FUNDING LLC  
P.O. Box 15298  
Wilmington, DE 19850

Midland Funding  
8875 Aero Dr Ste 200  
San Diego, CA 92123

Rbs Citizens  
10561 Telegraph Road  
Glen Allen, VA 23059

Lvnv Funding Llc  
Po Box 10497  
Greenville, SC 29603

MiraMed Revenue Group LLC  
991 Oak Creek Dr  
Lombard, IL 60148-6408

REAL TIME RESOLUTIONS INC  
1750 Regal Row Drive Ste 120  
DALLAS, TX 75235-2287

Malcolm S Gerald  
332 S Michigan Ave STE 600  
Chicago, IL 60604

MRS Associates Of New Jersey  
1930 Olney Ave.  
Cherry Hill, NJ 08003

Receivables Performanc  
20816 44th Ave W  
Lynnwood, WA 98036

Mcydsnb  
9111 Duke Blvd  
Mason, OH 45040

Municollofam  
3348 Ridge Road  
Lansing, IL 60438

Republic Services  
2101 S Busse Rd  
Mt Prospect, IL 60056-5566

Medicredit Corporation  
3620 I-70 Dr E Ste C  
Columbia, MO 65201-6582

NCO Financial Systems INC  
3005 Grape Rd Ste A  
Mishawaka, IN 46545

Sears/cbna  
Po Box 6282  
Sioux Falls, SD 57117

Merchants Cr  
223 W. Jackson Blvd.  
Suite 400  
Chicago, IL 60606

Nicor Gas Co  
90 Finley Rd  
Glen Ellyn, IL 60137

Sears/cbna  
Po Box 6497  
Sioux Falls, SD 57117

Sears/cbna  
133200 Smith Rd  
Cleveland, OH 44130

Wheaton Eye Clinic Ltd.  
223 W Jackson Blvd Ste 4  
Chicago, IL 60606

Seterus  
Po Box 2008  
GRAND RAPIDS, MI 49501-2008

Surgeons Ltd Office  
1200 S York Rd Ste 4220  
Elmhurst, IL 60126-5632

Tek-collect Inc  
PO Box 3001  
871 Park St  
Columbus, OH 43215

Thd/cbna  
Po Box 6497  
Sioux Falls, SD 57117

The Outsource Group  
P.o. Box 1629  
Maryland Heigh, MO 63043

Transworld System  
PO BOX 1864  
SANTA ROSA, CA 95402

Village OF Glendale Heights  
300 Civic Center Plaza  
Glendale Heights, IL 60139

Weltman, Weinberg & Reis Co  
180 North LaSalle St. Ste 2400  
CHICAGO, IL 60601-2704

West Asset Management INC  
10300 Spotsylvania Ave Ste 200  
Fredericksburg, VA 22408



IN RE:

Case No. \_\_\_\_\_

**VEGA, SERAFIN & VEGA, MARIA CARMEN**

Chapter **7**

Debtor(s)

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

Social Security number (If the bankruptcy  
petition preparer is not an individual, state  
the Social Security number of the officer,  
principal, responsible person, or partner of  
the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

**X** \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or  
partner whose Social Security number is provided above.

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**VEGA, SERAFIN & VEGA, MARIA CARMEN**

**X /s/ SERAFIN VEGA**

**12/02/2014**

Printed Name(s) of Debtor(s)

Signature of Debtor

Date

Case No. (if known) \_\_\_\_\_

**X /s/ MARIA CARMEN VEGA**

**12/02/2014**

Signature of Joint Debtor (if any)

Date

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.